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5 Questions To Ask Before Buying Anything Over \$20	1	<p>Would you like to save more money? Would you also like to reduce clutter created by acquiring things that you don't really need? To accomplish both of these worthy goals, here are five questions to ask yourself before buying anything that costs more than \$20:</p> <ol style="list-style-type: none"> 1. Do I really have a need or compelling use for this? 2. Could I just as well borrow or rent it, for less? 3. If I really do need it and borrowing it is not feasible, can I afford to pay for it with cash? 4. If I can, do I already own something that would serve just as well? 5. If I don't have anything that will do the job, do I know for a fact that I have found the best value? Have I really checked around enough to know? <p>If your prospective purchase passes each of the above checkpoints, still WAIT 24 HOURS before making the purchase (unless it's an emergency, of course). With this system, you will save money on many items that you would buy largely on impulse, without sufficient thought.</p>	
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Trim Your Family's Food Budget By 20%

If a family with \$40,000 in income is trying to make a five percent (\$2,000) decrease in their budget, food is the least noticeable area to do it in. If a family of four makes their own hamburgers once a week instead of going to a local fast food chain, they've already saved \$275 - without diminishing their lifestyle at all.

In terms of saving money on grocery bills, you can save around 15 to 20 percent, just by buying a little spiral notebook. Make a page for every major item you buy frequently. Take the notebook with you whenever you go food shopping. Then, just jot down that day's date and price (using a constant measure, such as per ounce). Soon you'll have a price history for these items and will be able to tell then you're really getting a good value - so you can stock up.

The biggest waste of money at the supermarket is convenience. Pay attention to how much you have been spending on plastic, instead of nutrition. A prime example is those little drink boxes for children. You're far better off buying a half-gallon of high-quality fruit juice and some cute little reusable cups with built-in straws.

Most families don't want to give up one car or move to a smaller house, in order to economize. The beauty of trimming your family's food budget is that you can realize substantial savings without any significant impact on your lifestyle.

The Family Corner
Magazine - April 2003



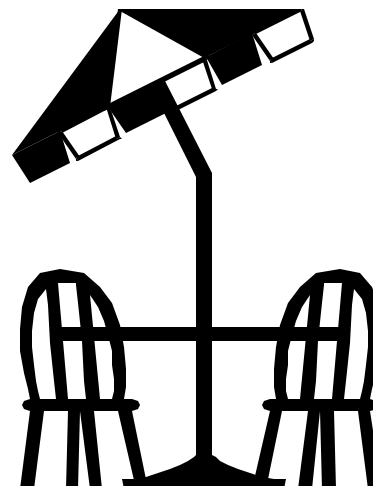
Cleaning Up Outdoor Furniture

Bring outdoor furniture back to life! The Soap and Detergent Association suggests the following; Clean aluminum furniture with a mild, non-abrasive cleaner. Molded resin furniture, including resin-weave wicker, should be cleaned with mild detergent and water. Don't use abrasive powders, chlorine bleaches and silicone cleaners on resin surfaces.

If wood furniture is exposed to moisture and dirt, spotting or mildew may occur. If this happens, sand with a fine-grade sandpaper, clean with a wood cleaner, then re-oil the surface. Teak wood is extremely dense and can be periodically scrubbed, using soap, water and a brush. Always follow the furniture manufacturer's recommended cleaning procedures.

Acrylic, polyester and cotton fabrics should be spot-cleaned by sponging with a solution of liquid dishwashing detergent and lukewarm water. Rinse with clear water to remove soap; air dry.

Cleanliness Facts
March/April 2003



More Evidence That Vitamin K Is Good For Bones

Adding to the growing body of evidence that vitamin K plays an essential role in bone health, Tufts researchers have found that high intakes of the nutrient—most prevalent in leafy green vegetables—are associated with high bone mineral density. Based on dietary records of more than 2,500 people, scientists at Tufts's Vitamin K Lab discovered that women who consumed the most vitamin K—an average of 309 micrograms a day—had significantly higher bone mineral

density than women who consumed the least—70 micrograms a day, on average. (A half cup of cooked spinach contains 360 micrograms of K; Brussels sprouts, 235 micrograms; and broccoli, 113 micrograms.)

It's thought that vitamin K promotes bone strength by allowing a particular protein to take its place in the skeletal structure.

Tufts University Health &
Nutrition Letter—April 2003

Money Management TIPS for Families: A Business Center

Now that you have a spending plan and are busy keeping records to make sure your spending is in line with the plan, you are well on your way to managing your money effectively. It is time to look at the efficiency of your financial operation in general. What do you do with all of that paper work? Can you find what you need with a minimum of time and effort? A good work center may help you answer "yes" to both of these questions. Building that work center is the topic of discussion for this month.

A business center or work center for your financial affairs need not be fancy. You may need to work on the kitchen table from a file box stored in a coat closet. But even such a system needs to be backed up by organization and adequate storage and supplies to make it efficient. If you have lots of room, the ideal situation is to have a desk or table that is used only as a business center. This area should also have an adequate lamp, a wastebasket, office supplies, maybe a telephone, typewriter, or computer and hopefully a calculator. A simple inexpensive calculator is a tremendous boost in financial figuring.

In addition to work space, you need storage space. A cardboard file box from an office supply store or a drawer in your desk or file cabinet is a must for current records. Cardboard file boxes are also useful for storing "historical" records that are kept as evidence for past tax returns or in case they are needed. If your financial affairs are complex, you may need several of these boxes for all of your records.

After establishing a work space and storage space, you are ready to develop a system for handling day-to-day papers and records. Work out a pattern that fits your family and space. One way is:

- A. File boxes labeled (1) General mail (2) Bills to pay (3) Paid bills.
- B. An account book to record financial transactions.
- C. File box or file cabinet to store financial records and transactions as listed under Suggestions for Mastering the Home File System, Part II.

As bills are paid, record them and put them in file. Or if you have a computer, a good software program will help you track your spending. You will still need to keep receipts for paid bills.

Try to process bills and other mail by handling each piece only once (or as few times as possible). It goes into the "to pay" box when received. Then, when processed, it goes through the system to storage (file).

There are costs involved in getting set up. You may have to give up space from something important to you in order to have adequate work space. Also, it does cost something to obtain supplies and equipment to put together an efficient system.

Get your act together. Evaluate what you have. Put together what you need. Insist on the best facilities and the best system you can devise because you have much work ahead -- and you need a good place in which to do it.

SUGGESTIONS FOR MASTERING THE HOME FILING SYSTEM

- I. Step one deals with setting up a home filing system.

A. Organize:

You will need a waste basket and file folders marked:

1. To file
2. Financial
3. Your spouse's name (if you have one)
4. Things to do

- B. **Sort** -- divide your mail according to what has interest and value.

1. Throw away the "no interest pile."

2. Divide what you're saving into reference and action piles. Put the reference pile into the "To File" folder.
3. Divide "action" pile further.
 - Things having to do with spending money go into the "Financial" folder which is handled once a month;
 - Things to discuss with spouse go in his folder;
 - Other "action" materials go in "Things to Do" folder.

C. Follow Through

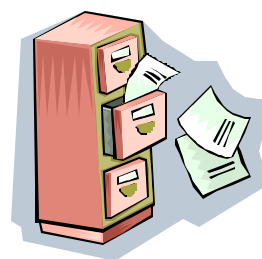
1. Discuss items with spouse and file as needed.
2. Deal with "Things to Do" folder and eliminate piece by piece.

After a while the rhythm of sorting and dealing with paper becomes natural to you and you'll lose your fear of the paper blob.

- II. Step Two deals with the fine art of Filing and Finding again.

Important papers will be placed in labeled file folders.

Use the following household file guide or make one that is appropriate for your family.



SUGGESTED HEADING	SUGGESTED CONTENTS
Auto Insurance	Details of auto insurance coverage held (insurance policies in safety deposit box) Record of traffic violations and accidents Auto registration receipts (ownership certificate in safety deposit box)
Banks	Canceled checks, bank statements
Budgeting	List of goals Income statement Forecast of income and expenses Forecasts for short-term & long-term goals Old budget control sheets
Care Instruction Booklets	Care instructions -- all care and installation booklets relating to appliances, etc.
Credit Records	Papers showing resolution of prior debts; Credit card numbers, names and addresses - See Publication FCS5209 "Credit Card Safety"
Employment Information	Employment contract, if any Employee handbook Fringe benefits information
General	Personal information sheets List of items in safety deposit box Copy of Will -- original should be with lawyer or in safety deposit box

Health Insurance	Insurance policies or details of present health coverage, including employee plans Current medical history for each family member List of drugs to which each family member is allergic
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Housing	Purchase contract and receipt (deed in safety deposit box) Mortgage papers -- Title insurance policy Property tax receipts - Termite inspection & policy Copy of lease or rental agreement Home improvement receipts (including landscaping expenses)
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Investments	Goal planning sheet
General	Annual balance sheets List of bank accounts

Investments	Records of purchase and sale of mutual funds
Mutual Funds	(Keep mutual fund shares with broker, with the mutual fund transfer agent, or in a safety deposit box)

Investments	Records of purchase and sale (All stock certificates and bonds should be kept either with broker or in safety deposit box)
Stocks and Bonds	Records of stock dividends and bond interest List of stock certificate numbers and dates of issue (if you keep certificates in safety deposit box rather than with broker) Transaction slips and monthly statements (annual envelopes)

Life Insurance	Details of insurance policies owned, including employee group plans (insurance policies in safety deposit box)
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Net Worth Statement	A copy of your Net Worth Statement -- dated
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Personal Resume	Details of previous education; years, major, degree(s), major professors and advisors with addresses Employment record: job titles, dates, responsibilities, supervisors' names and addresses Residents record: dates and addresses
Property Insurance	Details of property insurance coverage (insurance policies in safety deposit box) Personal property inventory (copy in safety deposit box) Pictures of highly valued items (negatives in safety deposit box)
Tax	Purchase receipts, interest payment records, charitable gift, confirmations, medical expense records, etc. Tax forms, schedules and supporting data for past four to ten years Quarterly estimated tax forms W-2 forms, 1099 forms and so on All canceled checks for last seven years
Warranties	All warranties relating to appliances, tires, carpets, etc. Receipts Repair instructions

Money Management Newsletter
May 2003



Gardener's Corner

May is an almost ideal month for gardening. By now the soil has warmed enough for fast germination of seeds and more rapid root growth of transplanted vegetable and flower plants.

It is not too late to do many of the gardening jobs that are traditionally done in March or April. In fact, considering our cold nights and cool days in March and April, a delay this year might prove to be wise.

May Tips

- | Prune azaleas and spireas, if needed.
- | Early planted annual flowers and vegetables are ready for supplemental fertilization unless a slow release product was used during bed preparation. Use a granular or liquid formulation such as 20-0-20 or 15-0-15.
- | Check for azalea leaf gall. This fungus causes leaves to become thickened, distorted and whitish in appearance. Pull these galled leaves from plants and remove them from your property.
- | Repair spring dead spots in the lawn by raking away debris and sprigging, plugging or sodding.
- | Start a compost pile using fallen leaves and other organic materials.
- | Provide maintenance to perennial beds by weeding, fertilizing and mulching. Prune away winter damaged branches.
- | In the vegetable garden plant seeds of okra and lima beans. Establish sweet potato plants.



- | Harvest bulbing onions and garlic.
- | Fertilize and mulch fig trees.
- | Supplies of flowering annuals and perennials (both hardy and tropical) continue to be good. It is not too late to prepare beds and plant. Some to consider include: Plumed Celosia, Penta, Nicotiana, Coleus, Plumbago, Dusty Miller. Try Caladiums in shady areas. Plant Zinnia seed in bright, hot areas.

Butterfly House Opening Soon

Watch for the opening of the new Panhandle Butterfly House in Navarre. Master Gardeners and other volunteers have been working for weeks to get ready.

The old butterfly house was a popular attraction, attracting over 12,000 visitors per year. It was unique, one of only 2 in the U.S. that displayed only native butterflies.

It was torn down last fall and winter to make room for the new facility. The new butterfly house is bigger, better and of a unique design. Visitors will see native butterflies and the plants that they use for food and for rearing their young.

Dan Mullins
Horticulture Agent



RECIPES

Crock Pot Stuffed Peppers

6 large green bell peppers -- tall shapes
 1 lb. ground beef, extra lean
 1 c. rice -- uncooked
 1 large onion -- chopped
 1 large carrot -- shredded
 1 tsp. beef bouillon granules
 ½ tsp. salt
 ½ tsp. pepper
 1 can condensed tomato soup
 1 can water

Cut the top off and remove seeds from green peppers. Wash and set aside.

Combine ground beef, uncooked rice, onion, carrot, bouillon, salt and pepper in a large mixing bowl. Any other seasonings that you like may also be used: oregano, parsley, garlic powder, etc. Stuff each pepper about 2/3 full (rice will need room to swell up). Stand the peppers side-by-side in the slow cooker.

In a small mixing bowl, combine tomato soup and water, and pour mixture over the peppers.

Cook on low for 6-8 hours.

To freeze for later use, place stuffed peppers & sauce into a container the same size or slightly smaller than your crockpot (such as a plastic ice cream bucket) and freeze. Remove from container and tightly wrap in foil, then label. Freeze up to 6 months. To use, place frozen mixture inside crock and thaw over night in refrigerator (this is easier if crock is removable, but can be done in whole unit if needed). Six hours before you need to serve your meal, place crock back into crockpot base, and set heat to low, then cook for six hours. DO NOT cook unthawed mixture in crockpot, as the extreme difference in temperatures may crack your crockery.

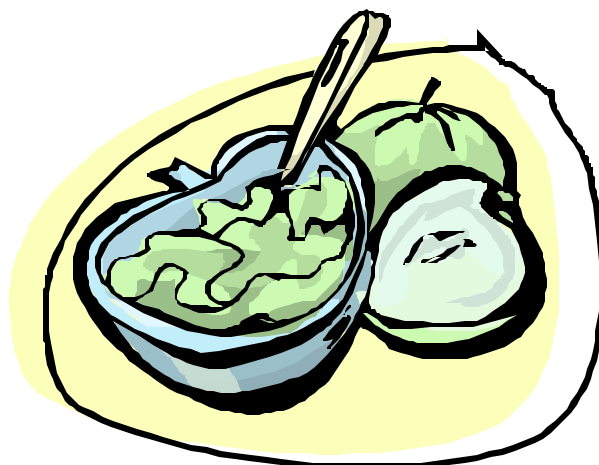
Food Exchanges: 2 Grain (Starch); 2 Lean Meat; 2 Vegetable; 0 Fruit; 1½ Fat; 0 Other Carbohydrates

Sugar Free Caramel Apple Salad

3 large Granny Smith Apples; cored and diced
 ½ c. walnuts
 ½ c. raisins
 1 c. chopped celery
 1 small pkg., sugar free butterscotch pudding
 2 c. non-fat plain yogurt

Mix cored and diced apples, raisins, celery and walnuts well. Mix butterscotch pudding and plain yogurt well. Mix pudding mixture with apple mixture well and refrigerate for at least an hour before serving.

Makes 6 servings.



The use of trade name in this publication is solely for the purpose of providing specific information. It is not a guarantee, warranty, or endorsement of the product names and does not signify that they are approved to the exclusion of others.



Sincerely,

Linda K. Bowman, R.D., L. D.
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Family & Consumer Sciences
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LKB:etc